An official website of the United States Government



(https://www.consumerfinance.gov/)

Start a new complaint

◀ All complaints (.)

250330-19727209

CLOSED

EXHIBIT C



Submitted

STATUS	PRODUCT	ISSUE
Submitted	Money	Other
to the	transfer,	transactio
CFPB on	virtual	problem
3/30/2025	currency,	
	or money	
	service	

We received your complaint. Thank you.

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

YOUR COMPLAINT

Coinbase violated Regulation E and ETA by not providing me a provisional credit after 10 business and ETA by not returning the Funds back to my account after 45 day of their investigation. It has been over 55 days and Coinbase still have returned my funds back to my account after the unauthorized transaction on my account, for which Coinbase statement that the unauthorized transaction didn't occur. I did not authorize the unauthorized transaction from my account and I want the funds returned immediately. In addition, Coinbase agents told promised me that my funds would be returned by the end of business day on March 26, 2025, for which did not happen and I have a copied conversation for the returned of funds. Thus, Coinbase agent told me that since I had Coinbase One subscription, I supposed to be guaranteed the return of funds for unauthorized transaction that took place on my account. I am requesting CFPB investigate why Coinbase has violated the Regulation E law and ETA law by not following the laws in place. Coinbase sent me an email stating unauthorized transactions on Coinbase account are irreversible, for which contradicts Regulation E and Electronic Transfer Act (ETA). I want the return of my funds back to my account immediately to prevent further harm to me and my family. Coinbase has had my funds totalling over \$40,000.00, for over 3 months now and refuse to return my funds. I want CFPB to force Coinbase to follow the law by returning the funds back to my account immediately because the funds taken from my account was unauthorized and I want my funds back immediately. Coinbase has violated the laws for unauthorized transaction and I want the return of my funds immediatley.

ATTACHMENTS

coinbase conversation0327257.pdf (189.7 KB) coinbase 032825 demand letter.pdf (129.4 KB) Coinbase Help032625.pdf (422.8 KB) coinbase full conversation from agent032625.pdf (127.7 KB) coinbase full conversation from agent0327725.pdf (171.1 KB) coinbase emailed 032725.PNG (78.6 KB)

Sent to company

STATUS

Sent to company on 3/30/2025

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

Company still working

STATUS

Company response is in progress as of 4/14/2025

The company has responded that it is still working on your issue

In some cases, companies need more time to respond. You should receive a final response within 60 days from the date we sent your complaint to the company.

COMPANY'S INTERIM RESPONSE

Dear Elbert Coleman, Our investigation into your complaint is in progress. We will respond when we have completed the investigation and are able to provide you with a resolution. Thank you for your patience and understanding. Sincerely, Julie Ann Coinbase Regulatory Response Team

Litigation involved

STATUS

Company responded there is litigation involved on 5/22/2025

The company let us know it is unable to respond because your complaint involves the same issues raised in pending or prior litigation.

Privacy Act Statement

OMB #3170-0011

Note on user experience

Have a question? ¿Preguntas?

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday (except federal holidays). (https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview)

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